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ZWICKER & ASSOCIATES, P.C.

ATTORNEYS AT LAW  
ONE HUNDRED OLD RIVER ROAD  
ANDOVER, MASSACHUSETTS 01810-1030  
Tel. (800) 370-2251 / (978) 686-2255  
Fax (978) 686-3538

01/29/2002

**Personal and Confidential**

US DISCOUNT BROKERAGE SUITE 203  
19111 DETROIT RD ROCKY RIVER OH 47116

Attn: Payroll Department

Re: Oklahoma Guaranteed Student Loan Program  
Social Security No: 085-52-7135 Balance: \$17,793.65 as of 01/29/2002

Dear Payroll Administrator:

Enclosed please find the Order of Withholding From Earnings for the above-mentioned employee.

If you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,

Jay Zannini  
Collection Manager

Enclosure

JZ/tim

**THIS CORRESPONDENCE IS FROM A DEBT COLLECTOR. AS SUCH THIS CORRESPONDENCE IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION WILL BE USED FOR THAT PURPOSE**

**IMPORTANT NOTICES APPEAR ON THE BACK OF THIS LETTER. PLEASE READ THEM AS THEY MAY AFFECT YOUR RIGHTS**

Paul W. Zwicker  
MA Bar

Arthur J. Tessimond  
MA & NH Bars

Jocelyn A. Thomsen  
MA & NH Bars

Amy Edith Britt  
CA Bar

Ron Z. Opher\*  
NJ & PA Bars

Michael F. Braun  
AL & GA Bars

Richard G. Fowler\*  
FL Bar

Paul M. Weich  
AZ Bar

Randall Pratt\*  
ME & NH Bars

Francesco Fabiano\*  
NY Bar

Robert G. Markoff\*  
IL Bar

Stephen E. Kaplan  
TX & NY Bars

Riecke Baumann  
TX Bar

Gerald F. Dumas  
OK Bar

Irvin Borenstein  
CO Bar

Sanford J. Pollack  
NE & MO Bars

Michael R. Stillman\*  
MI Bar

\* Of Counsel